

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: MARK JOSEPH KOSEK	§	Case No. 5:19-bk-01588
CAROL LYN KOSEK	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/16/2019.
- 2) The plan was confirmed on 07/17/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/30/2019, 10/28/2019, 04/08/2020, 04/30/2020, 12/17/2020, 01/11/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/06/2020.
- 5) The case was dismissed on 10/12/2021.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 12,488.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 12,488.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 756.95	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,256.95</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TULLIO DeLUCA, ESQUIRE	Lgl	0.00	NA	NA	4,500.00	0.00
CREDIT ACCEPTANCE	Uns	0.00	8,942.45	8,942.45	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	562.00	562.70	562.70	0.00	0.00
COMMONWEALTH OF	Sec	1,537.65	1,676.79	1,944.79	475.03	0.00
COMCAST	Uns	927.00	926.77	926.77	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	16,523.18	16,600.77	20,800.77	5,080.75	0.00
RESURGENT CAPITAL SERVICES	Uns	4,144.00	4,144.36	4,144.36	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	13,857.00	13,857.27	13,857.27	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,248.03	1,248.03	0.00	0.00
MOSES TAYLOR HOSPITAL	Uns	2,311.00	1,218.17	1,218.17	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	1,145.00	1,145.82	1,145.82	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	888.00	2,282.73	2,282.73	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	159.00	265.63	265.63	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,664.00	1,664.35	1,664.35	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Sec	5,375.00	5,374.04	6,086.00	1,486.54	0.00
PNC BANK	Uns	0.00	29,908.07	29,908.07	0.00	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
UGI UTILITIES, INC.	Uns	0.00	2,830.63	2,830.63	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PNC BANK	Sec	214,512.00	183,703.35	59,530.05	188.73	0.00
PNC BANK	Sec	214,512.00	183,703.35	4,895.68	0.00	0.00
PNC BANK	Sec	30,308.00	NA	NA	0.00	0.00
AMERICAN WEB LOAN	Uns	905.00	NA	NA	0.00	0.00
ANDREW A. BROWN, DMD	Uns	113.00	NA	NA	0.00	0.00
CARLUCCI, GOLDEN, DESANTIS	Uns	931.00	NA	NA	0.00	0.00
CLAIMS RECOVERY SYSTEMS	Uns	1,357.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	1,751.00	NA	NA	0.00	0.00
CREDIT ONE	Uns	587.00	NA	NA	0.00	0.00
DAVID A. TROYNACKI, DMD	Uns	91.00	NA	NA	0.00	0.00
DAVID T. OVENS, DDS	Uns	154.00	NA	NA	0.00	0.00
DEPT OF LABOR & INDUSTRY	Uns	591.15	NA	NA	0.00	0.00
DIRECTV	Uns	1,902.00	NA	NA	0.00	0.00
FIRST NATIONAL COMMUNITY	Uns	327.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	453.00	NA	NA	0.00	0.00
INBOX LOAN	Uns	375.00	NA	NA	0.00	0.00
JOHN A. FISHER, OD PC	Uns	207.00	NA	NA	0.00	0.00
KEYSTONE PROSTHETICS & ORTH	Uns	258.00	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Uns	2,610.00	NA	NA	0.00	0.00
MOHEGAN SUN	Uns	525.00	NA	NA	0.00	0.00
NATIONWIDE INSURANCE	Uns	737.00	NA	NA	0.00	0.00
NEI ASC, INC	Uns	100.00	NA	NA	0.00	0.00
PENNSYLVANIA AMERICAN WATER	Uns	4,177.00	NA	NA	0.00	0.00
PENNSYLVANIA PHYSICIAN	Uns	46.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	326.00	NA	NA	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	8,358.00	NA	NA	0.00	0.00
PROFESSIONAL NEUROLOGICAL	Uns	1,326.00	NA	NA	0.00	0.00
ROSEBUD LENDING, LZO	Uns	900.00	NA	NA	0.00	0.00
SCRANTON CARDIOVASCULAR	Uns	308.00	NA	NA	0.00	0.00
SPRINT	Uns	2,867.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 59,530.05	\$ 188.73	\$ 0.00
Debt Secured by Vehicle	\$ 6,086.00	\$ 1,486.54	\$ 0.00
All Other Secured	\$ 27,641.24	\$ 5,555.78	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 93,257.29</b>	<b>\$ 7,231.05</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 68,996.98</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,256.95	
Disbursements to Creditors	\$ 7,231.05	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 12,488.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/20/2021

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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